

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicants:	King et al.	Docket No.:	49335.2700
Serial No.:	10/820,071	Examiner:	I. Jung (Marissa) Liu
Filed:	April 7, 2004	Group Art Unit:	3694
Title:	AUTOMATED ACCOUNT STATEMENT GENERATION PROCESS	Confirmation No.:	7229

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated September 15, 2008, in which this Reply is filed within two months, please consider the following Remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.